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720 406 5302

T-803 P.002/002 F-858

Client Matter No. 68209.0001  
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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. 09/522,481

Inventors: Edward Pinto

Filed: March 10, 2000

Examiner: PWU, Jeffrey C.

Docket No. LR0001

Customer No. 25235

Confirmation No. 5694


Title: METHODS FOR PROCESSING A  
SECURED COLLATERAL LOANREQUEST FOR REFUND UNDER 37 C.F.R. 1.26Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

A charge of \$1020 was made to deposit account 50-1123 in conjunction with a request for reinstatement of Appeal was filed on March 14, 2005. In fact, this application is entitled to small-entity status and the correct fee should have been \$510. The office action of Sept. 13, 2004 set a shortened statutory period of 3 months for reply to the office action, however, the Reinstatement of Appeal was not a reply to the Office action of Sept. 13, 2004. Accordingly, it is believed that the shortened statutory period set in the Office Action of Sept. 13, 2004 does not apply and that no fee is due for extension of time. Please refund the excess payment of \$1020 to Deposit Account 50-1123.

Date

8/5/05

  
Stuart T. Langley, Reg. No. 33,940  
HOGAN & HARTSON  
1200 17th Street, Suite 1500  
Denver, Colorado 80202  
(720) 406-5335 Tel  
(720) 406-5301 Fax

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PATENT MAINTENANCE  
DIVISION

**Certificate of Transmission under 37 CFR 1.8**

2005 AUG 10 PM 3:46

Serial No. 09/522,481

Application of: Edward Pinto

Filed: March 10, 2000

Art Unit: 3624

Examiner: Jeffrey C. Pwu

Attorney Docket No. LR0001

For: METHODS FOR PROCESSING A SECURED COLLATERAL LOAN

Confirmation No.: 5694

Customer No.: 25235

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US PATENT & TRADEMARK  
OFFICE

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1. Request for Refund Under 37 C.F.R. 1.26

on August 5, 2005  
Date

2  
No. of Pages  
(incl. Coversheet)

to centralized fax number: 571-273-8300.

Geri Pierce  
Signature

Geri Pierce  
Typed or printed name of person signing Certificate

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Client Reference No. 68209.0001

Fax No. 720-406-5301

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MAR 14 2005

**Certificate of Transmission under 37 CFR 1.8**

Serial No. 09/522,481  
Application of: PINTO  
Filed: March 10, 2000  
Art Unit: 3628  
Examiner: PWU  
Attorney Docket No. LR0001  
For: **METHOD FOR PROCESSING A SECURED COLLATERAL LOAN**  
Confirmation No.: 5694  
Customer No.: 26236

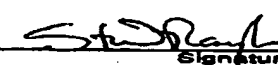
I hereby certify that this correspondence with the following documents are being facsimile transmitted to the United States Patent and Trademark Office:

1. 2<sup>nd</sup> Supplemental Appeal Brief (13 pages)
2. 2<sup>nd</sup> Request for Reinstatement of Appeal (1 page)
3. Certificate of Transmission (1 page)

on March 14, 2005  
Date

12 14 15  
No. of Pages  
(incl. Cover Sheet)

to centralized fax number: 703-672-9306

  
Signature

Stuart T. Langley  
Typed or printed name of person signing Certificate

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Client Matter No.: 68209.0002

WFO - 71555/0000 - 176251 v1

Best Available Copy

Attorney Docket No. LR001  
Client/Matter No. 68209.0001  
Via Facsimile

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

In re Application of:

Edward PINTO

Serial No.: 09/522,481

Filed: March 10, 2000

For: **SYSTEM AND METHOD FOR  
PROCESSING A SECURED  
COLLATERAL LOAN (as amended)**Mail Stop Appeal Brief - Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Art Unit: 3624

Examiner: Jeffrey PWU

Customer No. 23235

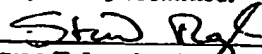
Docket No. LR0001

**REQUEST TO REINSTATE APPEAL UNDER MPEP 1205.02**

Appellant hereby requests that reinstatement of the appeal in the above-identified patent application following the reopening of prosecution resulting from an Office Action mailed on September 13, 2004. A shortened statutory period of 3 months was set for reply to the Office action, however, Appellants are exercising the option under MPEP 1205 to request reinstatement of the appeal rather than reply to the Office action. As the Office action has not established a shortened statutory time period for requesting reinstatement, it is believed that a six month time period for response exists pursuant to 37 CFR 1.134. Accordingly, no extension of time is required. However, should any extension of time be required, please consider this a petition therefore and charge deposit account 50-1123. If any other fee is required by this response, please charge Deposit account 50-1123.

Respectfully submitted,

Date: March 14, 2005

  
Stuart T. Langley, Reg. 33,940  
HOGAN & HARTSON LLP  
1200 17<sup>th</sup> Street, Suite 1500  
Denver, Colorado 80202  
Phone: (720) 406-5333  
Fax: (720) 406-5301

WFO - 68209/0000 - 176252 v1

PTO/BRB (0000)

09522481  
SDIRETA1 501123  
Adjustment date: 09/29/2005  
05/19/2005 INVENTION  
01 FC:1253